

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-DETROIT

IN THE MATTER OF:

Kevin and Valerie Pelkey

Case No. 11-47829
Judge Shapero
Chapter 13

Debtor(s) /

**ORDER CONFIRMING PLAN AND LIFTING THE STAY AS TO CREDITOR HSBC/ BEST BUY AND LIFTING
THE STAY ON PROPERTY LOCATED ON 4165 CHEROKEE STREE, GLADWIN, MI 48624**

The Debtor(s) Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s) Chapter 13 plan, as last modified, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of John A. Steinberger and Associates, P.C., attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$3,000 in fees and \$0 in expenses, and that the portion of such claim which has not already been paid, to-wit: \$2,864 shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [Only provisions checked below apply]

- X The Debtor shall remit **100%** of all tax refunds to which Debtor is entitled during the pendency of the Plan and shall not alter withholdings without Court approval.

- X The Debtor(s) Plan payments shall be increased to **\$125.28** per **Weekly** effective the **1st** day of **August, 2013**. **When the 2007 Toyota Corolla is paid in full.**

- X **Debtor lifts stay as to the PACER claim #7 HSBC/Best Buy.**

- X **Debtor lifts stay as it relates to his property located @ 4165 Cherokee Street, Gladwin, MI 48624.**

- X **The adversary case no. 11-05618 has been granted/resolved by stipulation pursuant to the order entered on June 22, 2011 docket #5. The claim of Beneficial Michigan, Inc., a member HSBC Group shall be treated as a Class 8 general unsecured claim and all other terms of the order are incorporated herein.**

OBJECTIONS WITHDRAWN:

For: Creditor _____

For: Creditor _____

APPROVED:

/s/ Tammy L. Terry
TAMMY L. TERRY (P46254)
Chapter 13 Standing Trustee
515 Griswold, Suite 2100
Detroit, MI 48226
313-967-9857

/s/ Erin Springer
Attorney for Debtor(s)
Noel Aaron Cimmino (P61176)
Erin Springer (P72072)
John A. Steinberger & Associates, P.C.
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Southfield, MI 48075
(248) 559-4055

Signed on July 28, 2011

/s/ Walter Shapero
Walter Shapero
United States Bankruptcy Judge